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HOUSING NEEDS OF WOMEN IN HAMILTON-
WENTWORTH

*THE HOUSING NEEDS OF
WOMEN
IN HAMILTON-WENTWORTH*

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TABLE OF CONTENTS

Executive Summary	1
Introduction	3
Process	4
Literature Review	6
Findings and Analysis	7
a) Choice	8
b) Safety and Security	9
c) Community	11
d) Housing Search	12
e) Accessibility	14
f) Discrimination	15
g) Non-profit Housing	16
h) Service Provision	17
i) Emergency Housing	18
j) Homelessness	19
k) Knowledge of Rights	20
l) Supportive Housing	21
Conclusion	22
Recommendations	24
Appendix A	26
Appendix B	28
Appendix C	29
Appendix D	31
Reference List	33
Bibliography	35

EXECUTIVE SUMMARY

BACKGROUND

In the fall of 1993, the Housing Help Centre for Hamilton-Wentworth initiated a research project looking into the housing needs of women in the community. The project was developed in response to the recent loss of three services which were attempting to meet the housing needs of women. Although housing options for women have always been limited, the recent loss of St. Simeon's House, the YWCA life skills program and Homeshare have further depleted women's resources. This project was constructed so as to identify the housing needs of women in this community, analyze the needs that are not being met, and develop methods through which the community may begin to address women's housing concerns. The goal of the project was to begin a discussion centred around the housing concerns of women. The themes under which this information is organized provide an outline of the pattern of concerns experienced by women with low incomes. The themes include: lack of choice, concerns about safety and security, absence of community, typical difficulties in the housing search, problems of accessibility, problems of discrimination, concerns about non-profit housing, service provision: gaps and concerns, emergency housing concerns, homelessness, inadequate communication of women's rights, and inadequate supportive housing. A definition of each theme can be found in Appendix "A".

PROCESS

The research began with an extensive literature review which provided the opportunity to understand the context of the problems in Hamilton-Wentworth. This search also provided some direction to the work. A qualitative research approach was chosen as the most effective way to obtain an understanding of women's housing experiences. Information was acquired through personal interviews and discussion groups. The following report presents key themes that emerged from women's accounts of their housing concerns. As the researcher in this process, I brought a commitment to giving primacy to their experiences and their vantage points.

PROJECT GOALS

- * Identify the housing concerns facing a broad selection of low-income women in the Hamilton Wentworth community.
- * Outline the housing concerns identified by service providers who work with women who have low incomes. Have them identify both service gaps and the current community attempts which are being made to address those gaps.

- * Through the use of discussion groups, begin a dialogue between women so that they may discover some of their common concerns.
- * Through the use of discussion groups, begin an exchange between service providers so that they may uncover directions and partnerships which can be utilized to address the housing needs of women.
- * Develop a report outlining the concerns of women and service providers within the context of the current literature on housing and provide some analysis, conclusions and recommendations for future work.

CONCLUSIONS

The women who have contributed to this report are not only discussing the physical inadequacy of their shelter, but also the lack of the support and security which is gained from having a sense of community. It is these components which transform a house into a home. For the women involved in this project, the components of house and community are intertwined and inseparable. Without a home, women find themselves isolated and consumed by loneliness. These components have a direct impact on all areas of an individual's life. Specifically, they raised concerns about their safety, their ability to participate in the community, and their lack of control over their environments.

Service providers also voice concern over the lack of community supports and the inadequacy of housing for women. They recognize that women need to gain the support required for them to organize around their needs. Connections between women and service providers must be developed into partnerships so that they may begin to gain a voice in the development of their communities. Women need opportunities to see some commonality in their experiences.

1. INTRODUCTION

In the fall of 1993, the Housing Help Centre for Hamilton-Wentworth initiated a research project looking into the housing needs of women in the community. The project was conceptualized as a result of growing awareness that housing services were unable to meet the variety of challenges faced by women. Although the housing options for women have always been limited, the recent loss of the Homeshare program, the YWCA life skills program, and St. Simeons House have further depleted women's resources. This lack of affordable housing options for women is inconsistent with the reality of their economic vulnerability. Women not only have lower incomes than men, but they are often solely responsible for the costs of raising their children. The project was carried out, in part, in recognition that 1993 was declared the International year of Women and Settlement by the United Nations Centre for Human Settlement (Habitat). The following excerpt from the World Habitat day message connects many of the concerns faced by women in Hamilton-Wentworth with settlement concerns of women around the world;

"Human settlement decision - and policy-makers have made three erroneous assumptions regarding women and shelter: first, the household consists of a nuclear family of husband, wife and two or three children; secondly that within the family there is a clear division of labour in which the man of the family, as the "breadwinner", is involved in productive work outside the home while the woman takes overall responsibility for reproductive and domestic work; thirdly, that there is equal control over resources and power of decision-making within the household between the man and the woman in matters affecting the household's livelihood. These misconceptions have led to the formulation of shelter policies that have failed to take into account women's specific needs." (Ms Elizabeth Dowdeswell, Under-Secretary General of Habitat).

This research project identifies the housing needs of women in the community, analyzes the needs that are not being met, and develops methods as to the ways in which the community may begin to address women's housing concerns. The goal of the project was to begin a discussion centred around the housing concerns of women. It is hoped that the themes around which this report is organized show the patterns of women's experiences. The themes include: lack of choice, concerns about safety and security, absence of community, typical difficulties in the housing search, problems of accessibility, problems of discrimination, concerns about non-profit housing, service

provision: gaps and concerns, emergency housing concerns, homelessness, inadequate communication of women's rights and inadequate supportive housing. Definitions of each theme are listed in Appendix "A".

2. RESEARCH PROCESS: EXPLORING THE VANTAGE POINTS OF LOW-INCOME WOMEN AND SERVICE PROVIDERS IN HAMILTON-WENTWORTH

This research project began with an extensive literature review. Following which, a qualitative research approach was chosen as the best method to explore the housing needs of women in Hamilton-Wentworth. This style of research provides women with the opportunity to discuss their life experiences in a language which they are familiar with. Information was obtained through personal interviews and discussion groups.

This project was designed to involve both service providers and women who live in the community. The concerns of the service providers were sought because it was felt that they would provide a broad understanding of the issues that face women. It was also expected that service providers would target service gaps. Women from the community were involved to provide an understanding of how housing impacts upon the daily lives of women. Through their life experiences, these women have become experts on housing issues.

Approximately forty-two women were involved in the project. There were three types of contacts with women; (1) group discussions, (2) individual interviews, and (3) focus groups. About thirty women participated in their community groups, and another twelve women were involved in individual interviews and/or a focus group. The women were contacted through their involvement with the Housing Help Centre, other social services, and social groups within the community. All participation was voluntary. The group discussions took place within the context of the community groups in which women participate. These women were invited to contact the Housing Help Centre if they wished to discuss their concerns on an individual basis. Other women wished to participate in the study only on an individual basis. This variety in the context in which information was obtained was necessary so as to involve women who might not have participated had the structure been more rigid.

Fifteen agencies were contacted and invited to participate in the project. The agencies were chosen to represent a number of the community services that work with women. The service providers work with immigrants, members of minority groups, survivors of abuse, psychiatric survivors, single women, older women, and Native women. In addition, they work with women who

have physical disabilities, children, and those who have been in conflict with the law. A list of the agencies which were involved can be found in Appendix "B". Service providers from these agencies were requested to contribute their perceptions of the housing needs of women in Hamilton-Wentworth. They were invited to be involved in individual interviews and a discussion group. Of the fifteen agencies that were initially contacted, thirteen chose to participate.

Interviews with both service providers and women were conducted in an informal manner. All interviews were carried out by one researcher. However, when speaking with some groups, a community worker from the Housing Help Centre provided participants with a housing presentation before concerns were discussed. A list of questions and topics (Appendix "C" and "D") were used to guide the interviews, but there was flexibility around the actual structure of the questions and the order in which they were asked. In addition, a variety of questions were used to address information that arose during the interview. The information which was obtained through interviews was either taped and transcribed later or recorded with brief notes which were elaborated upon at a later time. The different recording techniques were chosen according to what the participant was most comfortable with and what the environment demanded. When the information was transcribed an attempt was made to maintain the original context and style in which the details were presented.

Confidentiality was a priority in the development of the research process. Individual interviews were carried out with this researcher who then privately transcribed the information. Information was presented to others only when it was in a form that was without identifying features. Although participation in groups was far more public, any information that was provided was again shared only when identifying markers had been removed. Although this report does contain a few direct quotes they have been reworked to ensure that the participants are not identifiable.

The small sample provided an opportunity to thoroughly explore the issues which were being experienced by each participant. The information therefore provides an entry point into understanding the institutional structures that shape women's housing experiences. It is hoped that this report will serve to help analyze some of the areas of concern and some directions that may be taken to address those concerns. As issues are further examined, new information will be discovered.

A limitation to the information obtained in this report is a result of the fact that the numbers of people who participated in the discussion groups were quite small. This was partially a result of inclement weather. However, it is recommended that future projects be developed around a more involved

information sharing process which may encourage greater participation.

A number of service providers explained that the needs of men and women often parallel and that many of the concerns discussed here also shared by men. The important distinction is, however, not whether the issues are shared or not, but whether they are voiced by women and are addressed in a manner that considers how women define the issues.

3. REVIEW OF LITERATURE ON WOMEN AND HOUSING

The literature on women and housing is scarce because the issue has not been near the top of either the mainstream or the feminist agenda. However, the material that has been written provides a comprehensive analysis of the socio-economic context of housing. The literature also provides information about the practical implications of this context on women's lives and the ways in which women have organized to have their housing needs met. The literature review helped to place this report within the general literature and emerging ideas.

The housing problems faced by women in Hamilton-Wentworth are connected to the way in which our society views housing as a commodity instead of as a human right. In this way, housing is distributed in a pattern which reflects the distribution of labour market resources (Wheeler, 1990; Novac, 1990). This has a huge impact upon the lives of women as they have traditionally had a tenuous relationship to the labour market. This relationship has been circumscribed by the structure of a patriarchal, hierarchical society which places little value on women's work (domestic labour) and a high value on men's work. Although these lines are becoming more flexible, basic labour market inequities still exist and impact negatively upon women's ability to access housing resources (O'Reilly Flemming, 1990; Morissette, 1987).

Another component of the research has been the development of participation processes which provide women with the opportunity to create communities that meet their needs (Sayne, 1990; Hamilton, 1991). The programs have been developed in response to women's alienation from the housing industry (Alexander, 1984). The goal of many of these programs has been to give women the opportunity to develop communities with safe, affordable housing which provide women with control over their environments. These new communities are designed with child care and community life in mind (Breitbart, 1990; Watt and Mott, 1990; Wekerle, 1988; Mackenzie, 1985).

Attention to the needs of homeless women is a significant element in the literature on women and housing. The information on this topic points to the similar societal influences of capitalism, patriarchy and hierarchy as the constructs which lead to homelessness. The literature points to the fact that there are some fundamental differences between female and male homelessness which have seldom been accounted for in the development of services. This has resulted, in many cases, in inadequate services being provided for homeless women (Benda and Dattalo, 1990; Stoner, 1983; Hagen, 1987). Research also points to the concern that family homelessness is, in fact, homelessness of women and children. This phenomenon is growing and lacks the adequate services to provide support and resources (Johnson, 1989). From these descriptive studies, new conceptualizations of homelessness are discussed to translate women's experiences into the terms of delivery of services (Brown and Ziefert, 1990; Breton, 1989).

A final piece of literature which was helpful in connecting the issues facing homeless (or street women) and the issues facing women in inadequate housing was a report by Shelley Rempel into homelessness in Hamilton-Wentworth. This paper speaks to the experience of many women who have shelter, but still have a sense of homelessness. In this report the importance of having a sense of a connection to a community was discussed as being as important as the physical structure of shelter in considering a person "homeless" or "homeful" (Rempel, 1991).

This literature review framed the exploration of housing issues facing women in Hamilton-Wentworth, shaping the themes addressed in the research. Many of the practical implications that were discussed throughout the literature were helpful in guiding the work in a positive direction. Often the problems seemed far too complex, however, the literature gave support to the fact that the most creative problem solving measures have come from within communities themselves. The literature on homelessness provided the analyses that was necessary to understand how homelessness and inadequate housing problems are strongly connected and intertwined.

4. FINDINGS AND ANALYSIS

The women who participated in this project came from a variety of lifestyles with a broad range of social experiences. They brought not only their individual experiences but also those of their friends, mothers, children, and sisters. An analysis of the concerns that were presented by women and service providers is presented below. The complexity of their concerns underscores the interconnectedness of housing issues. The following information is presented and clustered according to the themes that emerged during

interviews with women and service providers. Although the information was collected according to groups of women, the overlap of concerns made it more effective to discuss the needs of different groups of women under common categories.

a) **LACK OF CHOICE**

Both the women and service providers who participated in this project expressed frustration and concern over the lack of housing choices for women with low incomes. The major determinant of a woman's housing choices is the amount of her earnings. Without an adequate income, most housing options and neighbourhoods are out of reach. Beyond this basic limitation, many women have had their housing choices constrained by their dependents, and their special housing needs. Although special housing needs are designated as a category of limitation, everyone has specific needs. As a result of being placed in the special needs category women with physical disabilities face difficulties finding units which are equipped with the "extra" facilities required to make them accessible thereby restricting women's housing choices. Due to financial restrictions these women were generally barred from any housing options within the private market and are forced to rely upon the non-profit market.

Dependents, such as children, mean women must consider an additional set of housing issues. These constraints cannot be compromised when women are trying to find adequate housing. Their choice as to where they live is limited by the necessity to be close to schools, have play areas which are safe, and neighbours who can be trusted. Similar constraints are encountered by older women who are desperate for secure housing and need access to health and social services. In addition, women who are single and without children may be able to find units in the private market, but their choices of affordable housing in the non-profit market are extremely limited.

Lack of choice over living environment is also experienced by women who have housing. Although these women have physical shelter, they lack the choices which would provide them with the opportunity to have some control over their environments. A common example of this difficulty was shown in women's inability to control the adequacy of their shelter. A woman in subsidized housing explained her situation:

"They get anyone to do the repairs. There is always a "do everything" fix it guy. They do lousy work and it always breaks again."

b) **CONCERNS ABOUT SAFETY AND SECURITY**

Women typically expressed concern over safety and security in their communities. This anxiety was felt in their apartments, their buildings and on the streets. They were not only concerned for their own safety, but also the safety of their children. Women have to be constantly wary of their landlords, fellow tenants, caretakers and strangers on the street. The fear that women confront on a daily basis is even more severe for older women, women with physical disabilities and women with mental health problems.

"You have to tell the police you haven't seen anything because you never know what could happen to you. The place was horrible, men would run naked through the halls. There were drug and alcohol abusers."

"Sexual harassment of women tenants is also a problem. This is less of a concern for men. Men place priority on obtaining food while women have safety as a priority."

"There's nobody you can trust. They all do drugs and steal."

Despite the fact that women live in a society where they fear for their own safety and security, affordable housing often seems to be located in the least secure communities and buildings. Women are often left feeling vulnerable to sexual harassment and violence. They feel unable to access the police for help as the lack of privacy in many of these buildings makes them concerned about the retribution that may result. One lesbian woman spoke of her concern around the lack of privacy in low-income housing because it leaves her wary of society's homophobia.

"There is no privacy, everyone whispers behind your back. There is a lot of pressure to conform. It was not a problem for me, but one woman who they thought was a lesbian (because of her short hair) was eventually forced to leave."

Another lesbian who had experienced "bashing" within her co-op spoke of a more positive experience where co-op members made the violence public knowledge and effectively quashed the abusive behaviour. Although her experience was positive, she recognized the vulnerability of many lesbian women within housing situations and suggested that society should recognize the importance of providing lesbian women with supports in their housing. Even a recognition of concern would provide women with a sense that their community is involved enough to ensure a relative amount of safety.

Sexual harassment by landlords was a concern for many women. In this situation sexual harassment results from the power differential between landlords and tenants. Landlords generally have access to the woman's apartment. Women relayed stories of landlords who expect that repairs and maintenance should be repaid by sexual favours. Sexual harassment from other tenants was often less intrusive to the inner home, but was a daily threat that women endure when coming in and out of their apartments. This type of harassment adds to women feeling isolated and vulnerable within their own home.

Safety is also a concern when accessing community resources. A woman spoke about the city's soup kitchens saying that the place was too rough for most women and that she was lucky because she was able to defend herself. This situation often serves to further isolate women from much needed services. Women often have to access services which have been designed for and are dominated by men. An example of this situation is within one of the city's community housing programs which provides shared accommodation as affordable housing. Although they try to service women, and provide an essential community service, women tend to be unwilling to share accommodation with men. This is a specific concern for women who have survived abuse, but also for women who would like female companionship as opposed to being isolated within male companionship. Although service providers are concerned with the problem they are unable to provide an all female house as that is beyond their mandate.

Although the aforementioned situations describe the various ways in which women are placed in vulnerable positions, few women are as susceptible to abuse as those women who are dependent upon a caregiver. These women are often aged, have physical disabilities or mental health problems. These women discuss the problems of being unable to address concerns as when complaints are made they are often met with threats of service withdrawal. For women who depend on

caregivers for assisting them in eating, cleaning and providing medication, this is a serious threat.

"There is often emotional abuse. Attendants will leave you on the toilet for an hour."

"One day I complained about the fact that there was no choice about what I could eat for breakfast, so the next day I didn't get any breakfast at all."

Older women and women with physical disabilities expressed concern for needing some sort of control over who enters and leaves their communities (often apartment buildings) as that would provide them with a sense of greater safety and security. Although women realize that these measures are difficult to obtain, they also recognize their right to live in a relatively safe environment. Having strangers wandering through the halls of their buildings leaves them feeling vulnerable to attacks and robbery.

c) **ABSENCE OF COMMUNITY**

Women addressed the fact that communities are designed with a separation of housing, stores, daycare and work. This often results in women feeling isolated as they are unable to pay for the cost of transportation or the daycare which would provide them with the freedom to access community services. Not only were services difficult to attend, but without direct contact with the community, women were often unaware of whether there were services to access. When unable to find transportation to a community service women often try to contact workers by the phone. This experience usually results in additional frustration because women find that lines are busy and workers seem unwilling to return calls. Women complained of endlessly waiting for calls that would never be returned.

"It wasn't until the day I phoned to thank them for doing an excellent job in painting my place that I finally got put through. They had ignored any previous calls."

Women also voiced concerns over their isolation within their buildings. Few buildings are constructed with the social space necessary to develop bonds with other tenants. In this way, the oral transmission of information about community resources is cut off and the creation

of informal supports are limited. In addition, the services which are available to provide women with housing support and choices are slowly being withdrawn. With the loss of St Simeon's house, the Homeshare program and the YWCA life skills program the supports available to women have been severely curtailed. This situation results in service providers becoming frustrated as they are unable to meet women's needs. In addition, women themselves fall through the cracks because their issues are unable to fit into the criteria of any available community service. As some service providers stated;

"Services need to become more flexible to meet the needs of different women."

"Affordability would not be as much of an issue if women could access services within their community. If they could have accessible daycare in their communities it would make a huge difference."

d) **TYPICAL DIFFICULTIES IN THE HOUSING SEARCH**

For many women the search for adequate housing is often very difficult. The basic requirements of trying to find housing which has a relative degree of safety, affordable rent, a reasonable landlord, and access to community services is a struggle at best and impossible at worst.

"Its really hard to find a place. If I have to pay first and last months rent then I can't afford to eat. I can't afford furniture either. There just isn't anyone to help you. I have tried to talk with superintendents, but it doesn't work."

Once cut off from the private market as a result of economic or other limitations, women must resort to the non profit housing market. Access to the non-profit market involves long waiting lists and needs testing. Many women experience frustration at not being able to have control over which units they accept. This frustration results from the fact that if they turn down two units they are removed from the waiting list. This leaves women with little control over where they live.

"They called me and offered me a place, but when I went to see it, it was for a person in a wheelchair. I don't need that and someone in a wheelchair probably does, but they said that if I didn't take it I would have to wait another year for a place."

"I've been on the waiting list for two years. I don't now what's going on."

For women with physical disabilities, the housing search presents even greater challenges. Housing units in the private market have, for the most part, been developed without any concern as to the needs of a person who may have physical limitations. The search for adequate housing is often confusing and there are limited resources for women to access;

"When I started to look for housing I did not know what I needed therefore it's hard to look. We need an independent living centre. This means one place and one number to call."

Due to the high cost of retrofitting units, most women with physical disabilities have their choices limited to the non-profit market and once again they are met with waiting lists, needs testing, and a lack of choice. Their choices are limited even further by the fact that, even in the non-profit market, units have some accessibility features, but lack others thereby making the housing inadequate. The problem results from the fact that standard accessible units are unable to meet the needs of individuals. Women with physical disabilities often find their housing search a continuous source of frustration.

Women who have been survivors of assault find the search for housing a challenge as they are often caught between concern for their safety and the desire to have adequate housing for themselves and their children. many of these women lack the resources which are necessary to find adequate housing in the private market, they are constrained to the non-profit market. Within this system the requirement of accepting one of the first two affordable units fails to recognize their need for a system with more flexibility.

"We can put down that this woman can not live in the east end of Hamilton because her abuser lives there and his family lives there, but if she is offered two places in East Hamilton and she turns them down, she is taken off the list. We do a lot of advocacy, but these things should not take place."

e) **PROBLEMS OF ACCESSIBILITY**

For women, access to the community and the resources therein is often a concern. This concern is significant for women who lack transportation, for women who can not speak English, and for women who have physical disabilities. Women who lack the income required to access transportation, find that a barrier to the community arises because affordable housing is built in one of two places. It is isolated on the edge of the community without access to grocery stores, community centres, day care, employment and social services or downtown and lacks access to inexpensive grocery stores and secure outdoor space for children. The problem is not the location so much as it is the lack of consideration for community when designing residential areas. Communities with affordable housing are designed without concern for churches, daycare and other social services.

For women who lack fluency in the English language, access to the community is further limited. Immigrant women spoke of their frustration when trying to access community services where workers are often impatient and insensitive to language and cultural barriers. For women who are unable to speak English, trying to mediate with service providers was frustrating and intimidating. Immigrant women spoke of their need to have services which are provided in an ethnically sensitive manner. Another barrier results from the inaccessibility of ESL (English as a second language) programs. These programs are not only strapped financially, but in many communities, there are not the facilities required for these programs. In addition, the inaccessibility of affordable daycare impedes women's ability to access ESL.

For women with physical disabilities accessibility is an even greater concern as it is not only a consideration when accessing the community's resources, but also when assessing the adequacy of units. As mentioned in the previous section, these women are unable to access the private market unless they have the economic resources required to retrofit units. Within the non-profit market these women

often find that units contain some features yet lack others thereby excluding them from the housing. Many units are built without the input of people who have the life experiences required to understand the needs of people with various physical disabilities. A further difficulty results from the fact that surveys are often built with one or two accessible units, but fail to make other units accessible, thereby isolating individuals from the community. For women with disabilities a sense of being able to participate in the community requires that other units and community facilities within surveys are also accessible (ie. laundromat and playgrounds). This is also an issue for women who have a child with a disability.

f) **PROBLEMS OF DISCRIMINATION**

Discrimination is a concern for many women. Women are often discriminated against on the grounds that they are women, their age, that they have children, that they are receiving social assistance and/or that they belong to a minority group. These concerns were especially pressing for Native women, immigrant women, and minority women.

The problems facing Native women relate to trying to live within a housing system that has been structured around white people's values. These difficulties come into focus when Native women are living in non-profit housing. The rules around living with members of the extended family show a complete disregard to the needs of Native women. For women whose cultural context includes a deep sense of commitment and responsibility towards members of the extended family, these rules result in increased stress and sometimes a loss of housing. Even the private market offers few solutions as discrimination also hinders native people's access to these units.

"Racism and prejudice are everywhere, but yes I would say its a problem especially if you're a Native person on welfare."

Immigrant women noted that the requirement of providing landlords with letters of reference often excludes recent immigrants from accessing housing resources as they often have no references in the country. This, coupled with the fact that women often found landlords unwilling to accept large families, makes the search for adequate housing very difficult.

"Landlords prefer pets to children."

Once within housing, these women are often unaware of acceptable housing standards and the rights that they have around paying rent, having repairs completed and ensuring that there are not any mice or cockroaches. This often resulted in their being abused by landlords who realize that they are able to ignore their responsibilities to their tenants.

"He says that the mice and the cockroaches are my problem and he won't help me get rid of them."

g) **CONCERNS ABOUT NON-PROFIT HOUSING**

The positive impact that non-profit housing has had on the housing crisis faced by many women is minimal. The process often involves long waiting lists. In addition, the point system which determines how high a person sits on the waiting list often fails to meet the needs of women. A prime example of this is the system's inability to adequately reflect the needs of women with physical disabilities.

"The point system is predominantly based on economics. They do consider medical features, but they are not worth as many points as economic issues. A person who is physically disabled may have enough money to keep them low on the list, but do not have the money to access the private market that could meet their needs."

There is also some concern that although there is a priority policy for women who are survivors of abuse, the system is unable to meet their needs. Although these women are supposedly placed at the top of waiting lists, their wait for adequate housing is inordinately long.

"I am not sure that they are put at the top of the central housing registry list. I am not sure it happens any more. Often they have very long waits."

These comments are representative of a community which has lost confidence in the system. This has also had an impact on women who have found that without an advocate it is difficult to ensure that the process is working appropriately or fairly. These women are often

unaware of their rights as to whether they can turn down housing which is inadequate or whether they should be challenging the amount of time they are spending on the waiting list. In addition, they are often unaware of the length of time that it takes to find a subsidized unit and therefore wait in inadequate housing without trying to find an affordable unit in the private market.

Once within subsidized housing, problems still exist as women are left in the hands of superintendents and housing providers who vary greatly in the amount of respect they give to their tenants. Many women found that they were treated negatively by the landlords and the community. This became a particular problem when trying to mediate with landlords about their rights.

"Housing people treated many people badly, they were checking up on people and treating them as though they were bad. It made you feel bad about yourself."

h) SERVICE PROVISION: GAPS AND CONCERNS

Service providers presented concerns as to the service gaps in the community. They discussed how the current services are unable to meet the needs of women and gave input as to how these gaps in service may be resolved. Of great concern was the inability of agencies to work together and the competitiveness of the system.

"There is a serious lack of communication between those people who have housing and those people who need housing. As a result, many people get lost through the cracks."

Another concern which was raised was that, in the current economic climate, many agencies are so concerned with their own survival that their resources are going to ensure their continuance instead of to the people who require services. This strain is seen with workers who have case loads that do not allow them the opportunity to spend adequate amounts of time with their clients and agencies trying to extend themselves beyond their mandate without the resources to adequately do so.

i) **EMERGENCY HOUSING CONCERNS**

There are few choices available to women who are trying to access emergency housing. The only housing which is available on an emergency basis is within the shelter system. Many women are unwilling to access this system as they are wary of professionals and are unwilling to be put in a prison like environment. Shelters have a high level of security, but lack private space thereby often making a woman's stay there uncomfortable. In addition, many women are completely excluded from emergency shelters as a result of the fact that their behaviours do not meet the standards required (ie: women must adhere to a non-violent atmosphere which includes a consideration of language and they must behave in accordance with the requirements of the shelter). These requirements effectively exclude many women with mental health problems from accessing emergency housing resources. There is recognition of the fact that the behaviours of some people are inappropriate for the current shelter system, but there should be emergency housing resources available to them. The only shelter in the city which was designed to provide service to all homeless women was St. Simeon's house which was closed in 1989 due, in part, to the inadequacy of the per diem funding pattern. The current shelter system is also unable to meet the needs of many homeless women because majority of emergency beds in Hamilton are reserved for women who are survivors of abuse. This results in there being a very limited number of beds for women who need housing for any other reasons.

The emergency shelters that exist within Hamilton-Wentworth have been developed according to the traditional model for providing emergency shelter to women who have been victims of abuse. Within the societal constraints that they must abide by, the shelters provide women with a supportive atmosphere and assist in the search for more permanent housing. Unfortunately, the shelters have an environment which is similar to a prison. This develops because society provides little or no security for women who have survived violence from their partners. Therefore, shelters must provide a high level of security making resident's life uncomfortable. For these women the alternatives are severely limiting. They may be able to find a unit through the Second Stage Housing program, but this program is restricted by financial constraints. The number of independent units available through the Second Stage Program are limited and there are not any units which are accessible for women with physical disabilities. Currently, there are no programs that are specifically designed to meet the needs of women who want an alternative to the shelter system.

Despite these limitations, the Hamilton shelters have worked hard to ensure that their services are accessible for women with physical disabilities (Martha house is fully accessible). In addition, they have tried to develop a more ethnically sensitive approach to providing services. Still, for many immigrant women, accessing the shelter system can be a struggle. Without a working knowledge of the English language these women are often isolated within their abusive relationship. Once in the shelter these women can obtain the services of a cultural interpret, but these interpreters are only available at specific times which limits the opportunities women have to explore their feelings.

At the present time there are not any family shelters in Hamilton, this means that families which consist of women who have teenage sons are unable to access the shelter system (as the current shelters only provide emergency housing for women and their young children). This service gap also impacts upon families who find themselves homeless. If a family with adult males does become homeless the only way they can access emergency shelter is to have the teenage and adult males stay in a men's shelter while women and children stay at a women's shelter. For a family in crisis this only adds to the family's stress and anxiety.

There is also a gap in the services for women who are survivors of elder abuse. Although the shelters are trying to meet the needs of these women and there is a hotline to aid survivors, currently there is not a service designed specifically for older women to gain support through their own peer group. As their issues are, in many ways, different than the issues faced by younger women, this gap is significant. The lack of such space may impact upon an older woman's ability to leave an abusive situation.

j) **HOMELESSNESS**

Homeless people, in general, find barriers to accessing many of society's resources. They are forced to rely on a limited number of services which are designed to provide assistance to the homeless. These services include shelters, soup kitchens, food banks and some community groups (ie: Welcome Inn). Homeless women in Hamilton-Wentworth are often excluded from even these limited resources because shelters are not designed to meet their needs and many other community resources are designed for and dominated by men. For many women this results in their further marginalization. Although the

community is beginning to recognize the needs of these women, the preventive measures that are necessary still need to be implemented. In addition, a lack of funding seems to have blocked many new initiatives which have been designed to address the homeless issue. There seems to be the feeling among some service providers that the homelessness problem does not affect women in this community. It may be this type of denial which has helped stall the development of services which would meet the needs of these women.

Women are homeless in this community as a result of domestic violence, unemployment, mental health problems and inadequate housing. They often require more than just the physical shelter that society offers. After negative experiences with the mental health system and other institutions, these women are often fearful of those who may provide some support within the community. To provide them with adequate housing, some time must be taken through an outreach process to assist in their reconnection with society. In addition, permanent housing must be available with provides the support and the flexibility to meet their needs.

k) **INADEQUATE COMMUNICATION OF WOMEN'S RIGHTS**

Many women are stuck in inadequate housing due to the fact that they are unaware of their rights. This is often the case among immigrant women who do not speak English or are unfamiliar with Canadian society. When women do become aware of their rights there seems to be a great deal of apprehension and hopelessness around claiming them and organizing with other tenants.

"Its hard to organize tenants because they are scared and there's a them and us attitude. So, if you work with them you are seen as kissing ass."

Tenants often view the landlord as too powerful, the court system too complicated and some, who have had experience in the courts, feel that they will only be further victimized by lawyers and judges. Women expressed a sense that the process of taking landlords to court was a process that was much more concerned with the landlord's interests than it was with their problems.

The problems of trying to have units adequately maintained by landlords was a concern of all women. Many women were unaware of their rights to adequate housing. This difficulty highlights the power differential that is between those people who own the housing resources and those who use them. One woman described her battle succinctly;

"It starts off as a drip, so you call. You don't make a big deal because it's a drip, then you call again, but now the drip is becoming running water. The time it takes to get landlords to do repairs is unfair - I have to live with it, he doesn't."

For women who are facing a language barrier, mediation with landlords is an even larger problem. These women often find it difficult to find out about their rights as most material is only printed in English and even then they are often too isolated to feel strong enough to challenge their landlords.

1) **INADEQUATE SUPPORTIVE HOUSING**

The current concept of housing is limited in its ability to service many groups of women. Housing is usually understood only in physical terms which fails to address the fact that, for many people, a certain level of support is required to ensure their participation in the community. The most comprehensive supportive housing program is Second Stage Housing which is available for a limited number of women who are survivors of abuse. This program provides women with the support services which are deemed necessary, but also permits them the opportunity to live independently. Unfortunately, due to a lack of funding, this program is unable to meet the needs of many women who are survivors of abuse and their mandate does not extend to the many other women who require supportive housing. There are, however, many other groups of individuals such as older women and those who have mental health problems and/or other needs which require some support so that these people can function independently.

For women with psychiatric disabilities and older women it is often difficult to obtain support until a crisis occurs and sometimes not even then. This is often frustrating for both service providers who see the benefit of preventive measures and women who want the option to live independently, but realize they need some assistance to do so. The current system basically provides two options; live completely

independently (ie: only with physical shelter) or lose your independence and have support (ie: Second Level Lodging Homes and Homes for the Aged). Service providers are adamant in their belief that the solutions lie in integrating housing and community services to a point where people can receive the support they require to remain in their homes and participate in the community.

The supportive housing that is available is very limited and is only available in the lower city. The criteria for acceptance also excludes many people such as those with intellectual disabilities, with brain injury, or other disabilities which make it difficult for them to direct their own care. For many of these women, institutionalized care or care by family members are the only options available.

5. CONCLUSION

A central theme emerging from this study has been the intertwining of housing and community. Women are not only discussing the adequacy of the physical structures that are available to them, but also the support and security one receives through interacting with a community. For it is these two aspects which differentiate a house from a home. Ultimately it is only homes that provide people with adequate housing and allow them the opportunity to actively participate in, contribute to and be nourished by our society. In Hamilton-Wentworth, as in other communities the sole focus on shelter without consideration for the people who will live in that shelter has led to a lack of community which has isolated and marginalized many women.

Even the narrow focus on physical shelter has proved to be inadequate: women within this community live within housing that defies health and safety regulations. They are often victimized by landlords; and are forced to pay inordinate amounts of their income to cover their rent. Many women are forced to struggle on a daily basis so that they may find a place which meets the basic requirements of shelter. Within this country, adequate housing is not a basic human right accorded to all people. Instead it is a commodity available to those who have the advantage within the labour market. Without a living wage many women are forced to choose between adequate shelter or food;

"I used to live in very inadequate housing. I lived in a one bedroom apartment with my four children. There were naked men in the halls, drug and alcohol abusers. I paid \$500 in rent and received \$545 in welfare. When my kids were not here I ate popcorn and then they came and I would go to the food bank. I had to wait six years to find

subsidized housing because I only had joint custody- although I had them 60% of the time."

In addition to this concern, there has been a general lack of consideration for the other components of people's lives which are necessary to develop a home. In this way, the lack of community resources has also left women without the support required for them to have homes. The shortage of choices available to women have left them feeling both alienated from the community itself and leaves them living within inadequate housing.

It is important to state that many of the concerns raised here are being addressed at the grassroots and community level, however, a shortage of resources often hinders the new directions that agencies attempt to move towards solutions. Without a sense of community, women often find it difficult to become involved with the process of change. Without support they are often left fearful and hopeless. Many of the issues need to be brought into the communities to provide women with the opportunity to become involved in taking control over their lives, the lives of their neighbours and the future of the communities. It is necessary that women receive the support of various community services which can provide insight and the support many women need to becoming involved in their communities.

In closing, it is important that the differences between the perspectives of the women and the service providers be addressed. Although both groups were aware of the serious problems that exist, many women were unable to see new directions as they were in such a struggle for survival. For many women, the daily fight to exist was their focus. Service providers were able to envision the future and develop plans to create a future which may meet women's needs. Without strong partnerships between both groups, women will be left feeling hopeless about the future and service providers will find it difficult to understand the lack of consumer participation.

6. RECOMMENDATIONS

1. Promote and support the development of women's groups which will provide women with the opportunity to discuss the problems which they are facing. The groups would be structured as defined by the women themselves, but could take the form of support groups, activist groups or as a participatory research project where women could document their own experiences.
2. Support and develop coalitions between service providers. Within these coalitions service providers could work to create an integrated service network to meet women's needs.
3. Create more affordable housing options for women through the development of co-operative style housing which provides women with both affordable housing and control over their environments.
4. Provide a wider variety of housing options to meet the needs of women with various support and/or access requirements. The development of these choices must occur in partnership with the women who require those services.
5. The security and safety of women within housing and community services must be of the utmost concern. Providing women with the opportunity to organize around safety in their own communities would give them the chance to develop their own support networks and a sense of community.
6. Develop communities which have residential, business, social and community services which are accessible to everyone. Involving women in the planning process would provide the opportunity to have female experiences within communities introduced into the process. In addition, involving people who represent the various cultural backgrounds of those people who live in Hamilton-Wentworth would ensure that housing meets the needs of a wider number of community members.
7. Develop housing resources that provide people (especially the aged and those with physical, intellectual and psychiatric disabilities) with the opportunity to live in the community. This would include ensuring both formal and informal supports are in place so that people could have the opportunity to interact with peers while also receiving the formal support which will assist in their independent living.
8. Support and assist immigrant and minority populations in developing an awareness of their housing rights and develop possible ways they can organize around having their needs met.

9. To develop alternatives to the current emergency housing system so that all women can access some type of emergency housing. A new funding system must be developed which challenges the per diem funding program and therefore allow these shelters core funding options. In addition, develop alternative options from the shelter system to meet the needs of women who find that system inadequate.
10. Where possible increase the flexibility of services so that they meet the needs of many different women.
11. Provide women with access to affordable daycare thereby increasing their access to the labour market and assisting them in being able to afford adequate housing.
12. All services must become more culturally sensitive in their delivery style and the rules which govern the distribution of resources.
13. Increase the sense of community by providing more space and opportunities for people to gain social support from others in their communities. This may involve building community centres, gardens, laundry facilities etc.
14. Design and implement community services which are designed around the needs of homeless women and thereby encourage their participation. Involving community businesses etc. may assist in educating the public about homeless women.

APPENDIX A

DEFINITIONS OF THEMES

1. CHOICE - this theme is concerned with the flexibility and variety of the options available in the housing market. It is these options which provide women with the power to find housing which adequately meets women's individual needs.
2. SAFETY AND SECURITY - this theme is concerned with women's ability to feel reasonably free from the threat of harm or risk within their homes and their communities. The definition also covers the measures which are in place to protect women from abuses of power, by those who have a certain degree of control over their lives.
3. COMMUNITY - this theme refers to an individual and collective sense of "meaningful and productive activities providing currency, a sense of worth, purpose and belonging, social cohesion from shared values and traditions and above all a sense of being at least somewhat in control of one's life and destiny" (Dawson, 1991; 2)
4. THE HOUSING SEARCH - this refers to the process through which women must go in an attempt to find adequate housing. It involves both finding the required community resources and overcoming the barriers which make the search for housing difficult for women.
5. ACCESSIBILITY - refers to the ability women have to both enter and participate in their communities and their household. This definition is vague as it must be flexible to meet a wide variety of women's needs.
6. DISCRIMINATION - this theme refers to the many barriers which are built by those people who have housing resources. These barriers block women's access to housing for reasons other than their individual merit.
7. NON-PROFIT HOUSING - this refers to housing which is developed as an alternative to market housing and is supposed to provide adequate, affordable housing. The units are rented at a level which covers costs and some units have rent which is geared to a person's income.
8. SERVICE PROVISION - refers to the community services which have been established to help support people's functioning in the community.

9. EMERGENCY HOUSING - This housing has been established to provide people with immediate, free, short term shelter. In this area, emergency housing has been designed to meet specific needs (ie. survivors of abuse, substance abuse problems).
10. HOMELESSNESS - Homelessness is the condition of low-income people who cannot find adequate, secure housing at a price they can afford. It includes both a lack of physical shelter and the other aspects of life which are obtained through stable housing in stable community.
11. KNOWLEDGE OF RIGHTS - this refers to a person's awareness of their legitimate claims in society. It also refers to the ability of a person to effectively make those claims.
12. SUPPORTIVE HOUSING - This housing accords people the right of people to live independently, but recognizes that some people require regular assistance to do so and provide that support.

APPENDIX B

LIST OF AGENCIES WHICH WERE INVOLVED IN THE PROJECT

Hamilton Indian Regional Centre

Mental Health Rights Coalition

Hamilton Psychiatric Hospital Community Housing

Martha House

Wesley Urban Ministries

Second Stage Housing

Housing Help Centre for Hamilton-Wentworth

Niagara Centre for Independent Living

Women's Drop In Centre

St. Joseph's Immigrant Women's Centre

Immigrant Women's Centre

Community Services for Seniors

Hamilton Housing Authority

Wentworth Lodge

APPENDIX C

QUESTIONS AND KEY THEMES FOR SERVICE PROVIDERS

1. What is the mandate of your agency? What groups do you specifically service? (often these questions were answered before the interview)
2. When trying to find emergency housing what are the problems which are faced by the women with whom you work?
3. When trying to find more long term types of housing, what types of difficulties do you find women face?
4. What housing choices do your clients have within this community?
5. Are there any limitations to those choices?
6. Once your clients are in housing, how are their experiences to be?
7. What kinds of service gaps do you see in trying to provide women with adequate shelter?
8. How do you think these gaps could be addressed in this community?
9. How do you see your agency fitting in when developing some ways to address women's housing problems?
10. Is there anything else that you would like to say about women and housing in this community?

KEY THEMES

- safety/security
- access to the housing market
- service gaps
- directions for the future
- individual vs community response
- private vs non profit market
- access to housing information
- choices
- connections to the community
- the experiences of women

*These questions only served as a guide to ensure that certain subject areas were covered. They were asked in various forms with additions and deletions depending upon the information which was obtained.

APPENDIX D

QUESTIONS FOR WOMEN IN THE COMMUNITY

(The first set of questions was designed only to provide an opportunity to enhance the woman's comfort level. The number which were asked varied with this researcher's sense of how comfortable each woman was)

1. How long have you been living in Hamilton?
2. Do you have family living in Hamilton, or close by?
3. Is English your first language (if obvious don't ask)?
4. How long have you lived at your current address?
5. How many times have you moved in the past two years?
6. What type of housing are you currently living in (ie. shelter, room, apartment, house, etc.)?

1. Have you ever had trouble locating adequate housing?
2. How many people are currently living in your home?*
3. How do you feel about the place in which you are currently living (ie. adequacy, repairs, rodents, cockroaches, etc.)?*
4. How is your relationship with your current landlord?*
5. How safe/secure do you feel in your home and community?*
6. Is your current housing affordable?*
7. How do you feel about the neighbourhood that you are living in?
8. Do you have any (other) concerns about your housing?*
9. Are you trying to address these concerns? Is anyone helping you?

10. Have you had any problems with your housing in the past?
11. Have you found community services which will provide you with assistance?
12. What sort of changes would you like to see that would make it easier for you to find adequate housing?
13. Is there anything else that you would like to tell me about your housing experiences?

*Questions were modified or not asked if the participant was homeless

KEY THEMES

- safety/security
- private vs non profit market
- choice
- access to information
- support from the community

(the questions varied a great deal according to the specific challenges facing the women who were being interviewed (women with children, homeless women, single women, women with physical disabilities, etc.). The questions were only used as a guide to ensure topics were covered.)

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